

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

JUSTIN J DEKKER
6701 FIELD WAY
EDINA, MN 55436

Case No: 18-40978 – MER

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0919

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

JUSTIN J DEKKER is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 7/5/18

Michael E Ridgway
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on July 5, 2018 Lori Vosejpka Clerk, United States Bankruptcy Court By: shelia Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of MinnesotaIn re:
JUSTIN J DEKKER
DebtorCase No. 18-40978-MER
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: shelia
Form ID: mmbdsc7Page 1 of 2
Total Noticed: 24

Date Rcvd: Jul 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 07, 2018.

db +JUSTIN J DEKKER, 6701 FIELD WAY, EDINA, MN 55436-1718
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
intp +CITIMORTGAGE, INC., c/o: Shapiro & Zielke, LLP, 12550 West Frontage Road, Suite 200, Burnsville, MN 55337-2475
intp +Wells Fargo Bank, N.A. successor by merger to Wach, c/o: Shapiro & Zielke, LLP, 12550 West Frontage Road, Suite 200, Burnsville, MN 55337-2475
61948573 +CITIMORTGAGE, P O BOX 6243, Sioux Falls SD 57117-6243
61948575 +Four Seasons Chiropractic, 4455 Hwy 169 No., Ste 200, Minneapolis MN 55442-2898
61948576 +HENNEPIN COUNTY TREASURER, A600 GOVERNMENT CENTER, Minneapolis MN 55487-0001
61948578 +Irrigation Engineering, 3919 W Broadway, Robbinsdale MN 55422-2209
61948579 Messerli & Kramer PA, 3303 Campus Drive, Ste 250, Minneapolis MN 55441
61948582 Michelle Dekker, EDINA MN
61948585 +Rodenburg Law Firm, Attn: Stacy Hummel, P O Box 2427, Fargo ND 58108-2427
61948586 +Susan Schultz PhD, 7201 Ohms Lane # 220, Minneapolis MN 55439-2151
61948589 +U S BANK HOME MORTGAGE, P O BOX 20005, Owensboro KY 42304-0005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Jul 06 2018 01:53:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +E-mail/Text: ustregion12.mn.ecf@usdoj.gov Jul 05 2018 21:51:54 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
61948570 +EDI: AMEREXPR.COM Jul 06 2018 01:53:00 American Express, P O Box 297871, Fort Lauderdale FL 33329-7871
61948571 EDI: BANKAMER.COM Jul 06 2018 01:53:00 Bank of America, P O Box 982235, El Paso TX 79998
61948572 +EDI: CHASE.COM Jul 06 2018 01:53:00 Chase, P O Box 15298, Wilmington DE 19850-5298
61948574 +EDI: DISCOVER.COM Jul 06 2018 01:53:00 Discover, P O Box 6103, Carol Stream IL 60197-6103
61948577 +EDI: IRS.COM Jul 06 2018 01:53:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY, P O BOX 7346, Philadelphia PA 19101-7346
61948584 +EDI: MINNDEPREV.COM Jul 06 2018 01:53:00 MINNESOTA REVENUE, COLLECTIONS/BANKRUPTCY, P O BOX 64447, Saint Paul MN 55164-0447
61948588 EDI: USBANKARS.COM Jul 06 2018 01:53:00 U S Bank, 4325 17th Ave So, Fargo ND 58125
61948587 EDI: USBANKARS.COM Jul 06 2018 01:53:00 U S Bank, Bankruptcy/Recovery Dept, P O Box 5229, Cincinnati OH 45201
61948590 +EDI: WFFC.COM Jul 06 2018 01:53:00 Wells Fargo Card Svcs, P O Box 14517, Des Moines IA 50306-3517

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

61948580 Michelle Dekker
61948581 Michelle Dekker
61948583 Michelle Dekker

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 07, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 5, 2018 at the address(es) listed below:

Ian Ball on behalf of Debtor 1 JUSTIN J DEKKER ianball2008@gmail.com
Julia A. Christians jchristians@lapplibra.com,
lfrey@lapplibra.com; kstimpel@lapplibra.com; MN0A@ecfcbis.com
Lawrence P Zielke on behalf of Interested Party CITIMORTGAGE, INC. MNBKYAffidavits@logs.com

District/off: 0864-4

User: shelia
Form ID: mnbdsc7

Page 2 of 2
Total Noticed: 24

Date Rcvd: Jul 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Lawrence P Zielke on behalf of Interested Party Wells Fargo Bank, N.A. successor by merger to
Wachovia Bank, N.A. MNBKYAffidavits@logs.com
Sarah J Wencil on behalf of U.S. Trustee US Trustee Sarah.J.Wencil@usdoj.gov
US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 6